

REMARKS

Claims 1-27 stand rejected by the above referenced Office Action. Reconsideration of this Application is respectfully requested in view of the arguments presented below. Applicants assert that Claims 1-27 are patentable over the cited art of record.

35 U.S.C. Section 102 Rejections

The above referenced Office Action rejects independent Claims 1, 13 and 16 as being anticipated under 35 U.S.C. Section 102 by U.S. Patent Publication No. 2004/0054685 (hereafter Rahn). Applicants respectfully traverse.

The claimed embodiments recite a method for matching remittances to transactions based on a computed weighted matching score. The claimed embodiments can match remittances to particular transactions in accordance with a probability of an accurate match between the remittance in a particular transaction, thereby achieving a relaxed sensitivity whether a particular remittance is considered to be a match for a particular transaction.

For example, with respect to Claim 1, Claim 1 recites computing a weighted matching score corresponding to a parameter based upon the weight wherein the matching score corresponds to a probability of an

accurate match between the remittance and the transaction. Claim 1 further recites generating a match recommendation based on the weighted matching score. These limitations are not shown or suggested by the Rahn reference.

In contrast, the cited section of Rahn (e.g., paragraph 158) nearly recites "... a compare manager 30 may search the PAR system database 13 for a match between an RA sub-batch RA amount associated with a deposit ID, and a particular deposit amount associated with the deposit ID." the cited section further recites " If a match is made (based on the processor and deposit ID) at a decision block 317, it is determined if the difference between the RA sub-batch RA amount and the deposit amount is less than a lower threshold at a block 318." Applicants assert that the determination as to whether a match is made has nothing to do with any weighted matching score, probability of an accurate match, or any match recommendation. The match is cited as being explicitly made based upon whether the processor and the deposit ID correspond to one another. This is completely different from generating a matching score that corresponds to probability of an accurate match and then using that score to generate a match recommendation, as in the claimed invention.

Accordingly, Applicants respectfully assert that the present invention as recited in Claims 1-27 is not anticipated by the Rahn reference within the meaning of 35 U.S.C. Section 102.

35 U.S.C. Section 103 Rejections

With respect to the 35 USC Ssection 103 rejections based upon Rahn in combination with Koller, Anglum, Templton, Harper, and Kilpatrick, Applicants respectfully traverse.

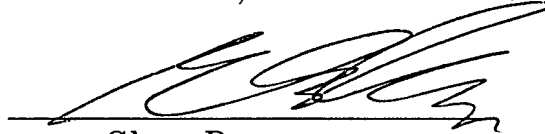
For rationale described above, Applicantss reiterate that Rahn generating a matching score that corresponds to probability of an accurate match and then using that score to generate a match recommendation, as in the claimed invention. The addition of Koller, Anglum, Templton, Harper, and Kilpatrick, does not cure the defect. Accordingly, Applicants respectfully assert that the present invention as recited in Claims 1-27 is not rendered obvious by the cited combinations within the meaning of 35 U.S.C. Section 103.

CONCLUSION

All Claims (1-27) of the present application are now in condition for allowance. The Examiner is urged to contact Applicants' undersigned representative if the Examiner believes such action would expedite resolution of the present Application. Please charge any additional fees or apply any credits to our PTO deposit account number: 50-4160.

Dated: 11/9, 2007

Respectfully submitted,
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